

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

1. ☐ Applicants respectfully direct the Examiner's attention to the pending U.S. patent applications listed on the enclosed Form PTO-1449. The Examiner is respectfully requested to fully consider and independently ascertain the teachings and relevance of those applications with respect to the instant application. Applicants would be pleased to provide the Examiner with a copy of these applications upon request.
2. ☐ For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a European Search Report from a counterpart European application is enclosed. Such items are marked as reference letter(s): _____.
3. ☐ For each of the items listed on the enclosed copy of Form PTO-1449 that is not in the English language, a concise explanation of the relevance of that item is incorporated in the specification of the above-identified application. Such items are marked as reference letter(s): _____.
4. ☒ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

☒ 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.

☐ 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.

[] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.

5. [] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. 1.97(c), after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below.
6. [] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c) after the period specified in paragraph 4 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action). The fee due under 37 C.F.R. §1.17(p) is to be paid as set forth in paragraph 10 below.
7. [] A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in accordance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a Notice of Allowance, but before the payment of the issue fee, and is accompanied by:
- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 9 below; and
 - b. this document is to be considered as a petition requesting consideration of the information disclosure statement.
 - c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 10 below.

8. ☐ A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

☐ 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition to Withdraw Application from Issue;

☐ 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition to Withdraw Application from Issue.

☐ The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 10 below.

9. ☐ I hereby certify:

☐ that each item of information contained in the items listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement. A copy of such communication is enclosed.

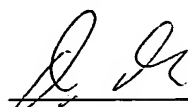
☐ that no item of information contained or listed on the enclosed copy of Form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application and, to the knowledge of the undersigned after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

10. ☐ Please accept payment of the fees due as indicated below:

☐ A check in the amount of \$240.00 is enclosed in payment of the fee due under 37 C.F.R. 1.17(p).

- ☐ The Commissioner is hereby authorized to charge \$240.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(p). A duplicate copy of this sheet is attached for such purpose
- ☐ A check in the amount of \$130.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(i)(1).
- ☐ The Commissioner is authorized to charge \$130.00 to Deposit Account No. 50-0271 in payment of the fee due under 37 C.F.R. §1.17(i)(1). A duplicate copy of this sheet is attached.
11. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached.
12. ☐ No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed concurrently with a Request for Continued Examination.

Respectfully submitted,



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November 9, 2001
Date

INFORMATION DISCLOSURE CITATION	Docket Number 97-059-C2	Application Number Not Yet Assigned
	Applicants WALKER et al.	
	Filing Date November 9, 2001	Group Art Unit Not Yet Assigned

10/033691



U.S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB-CLASS	FILING DATE IF APPROPRIATE
	A	3,573,747	04/06/71	Adams et al.	340	172.5	
	B	4,108,361	8/22/78	Krause	235	375	
	C	4,323,770	04/06/82	Dieulot et al.	235	375	
	D	4,494,197	01/15/85	Troy et al.	364	412	
	E	4,500,880	02/19/85	Gomersall et al.	340	825.35	
	F	4,669,730	06/02/87	Small	273	138 A	
	G	4,677,553	06/30/87	Roberts et al.	364	412	
	H	4,689,742	08/25/87	Troy et al.	364	412	
	I	4,723,212	02/02/88	Mindrum et al.	364	401	
	J	4,760,247	07/26/88	Keane et al.	235	454	
	K	4,815,741	03/28/89	Small	273	138 A	
	L	4,825,045	04/25/89	Humble	235	383	

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	Translation	
							Yes	No
	M	EP 512413	11/11/92	Europe (Abstract)				
	N	JP 5242363	09/21/93	Japan (Abstract)				
	O	WO 97/35441	09/25/97	PCT				

OTHER DOCUMENTS (Including author, Title, Date, Pertinent Pages, Etc.)

	P	"Cape Town", Reuters Ltd., November 8, 1979.
	Q	"Save the Mark", Financial Times (London), February 1, Section I, Men & Matters, pg. 12.

EXAMINER

DATE CONSIDERED:

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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	R	4,839,507	06/13/89	May	235	381	
	S	4,854,590	08/8/89	Jolliff et al.	273	138 A	
	T	4,859,838	08/22/89	Okiharu	235	383	
	U	4,882,473	11/21/89	Bergeron et al.	235	380	
	V	4,908,761	03/13/90	Tai	364	401	
	W	4,910,672	03/20/90	Off et al.	364	405	
	X	4,922,522	05/1/90	Scanlon	379	95	
	Y	4,937,853	06/26/90	Brule et al.	379	96	
	Z	4,947,028	08/07/90	Gorog	235	381	
	AA	4,973,952	11/27/90	Malec et al.	340	825.350	
	BB	4,982,337	01/01/91	Burr et al.	364	479	
	CC	4,993,714	02/19/91	Golightly	273	138 A	
	DD	5,056,019	10/08/91	Schultz et al.	364	405	
	EE	5,119,295	06/02/92	Kapur	364	412	
	FF	5,128,862	07/07/92	Mueller	364	405	
	GG	5,132,914	07/21/92	Cahlander et al.	364	478	
	HH	5,172,328	12/15/92	Cahlander et al.	364	478	
-	II	5,173,851	12/22/92	Off et al.	364	401	

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	JJ	5,177,342	01/05/93	Adams	235	379	
	KK	5,192,854	03/09/93	Counts	235	375	
	LL	5,201,010	04/06/93	Deaton et al.	382	7	
	MM	5,216,595	06/01/93	Protheroe	364	412	
	NN	5,220,501	06/15/93	Lawlor et al.	364	408	
	OO	5,223,698	06/29/93	Kapur	235	375	
	PP	5,231,569	07/27/93	Myatt et al.	364	408	
	QQ	5,239,165	08/24/93	Novak	235	375	
	RR	5,243,515	09/07/93	Lee	364	401	
	SS	5,245,533	09/14/93	Marshall	364	401	
	TT	5,262,941	11/16/93	Saladin et al.	364	408	
	UU	5,274,547	12/28/93	Zoffel et al.	364	408	
	VV	5,283,731	02/01/94	Lalonde et al.	364	401	
	WW	5,287,268	02/15/94	McCarthy	364	405	
	XX	5,297,031	03/22/94	Guttermann et al.	364	408	
	YY	5,302,811	04/12/94	Fukatsu	235	381	
	ZZ	5,309,355	05/03/94	Lockwood	364	401	
	AAA	5,353,218	10/04/94	De Lapa et al.	364	401	
	BBB	5,353,219	10/04/94	Mueller et al.	364	405	

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	CCC	5,380,991	01/10/95	Valencia et al.	235	383	
	DDD	5,383,113	01/17/95	Kight et al.	364	401	
	EEE	RE. 34,915	04/25/95	Nichtberger et al.	364	401	
	FFF	5,420,606	05/30/95	Begum et al.	345	156	
	GGG	5,459,306	10/17/95	Stein et al.	235	383	
	HHH	5,481,094	01/02/96	Suda	235	383	
	III	5,504,475	04/02/96	Houdou et al.	340	825.35	
	JJJ	5,510,979	04/23/96	Moderi et al.	364	405	
	KKK	5,572,653	11/05/96	DeTemple et al.	395	501	
	LLL	5,581,064	12/03/96	Riley et al.	235	383	
	MMM	5,592,375	01/07/97	Salmon et al.	395	207	
	NNN	5,592,376	01/07/97	Hodroff	395	214	
	OOO	5,602,377	02/11/97	Beller et al.	235	462	
	PPP	5,611,052	03/11/97	Dykstra et al.	395	238	
	QQQ	5,612,868	03/18/97	Off et al.	364	214	
	RRR	5,615,269	03/25/97	Micali	380	49	
	SSS	5,620,079	04/15/97	Molbak	194	217	
	TTT	5,621,201	04/15/97	Langhans et al.	235	380	
	UUU	5,621,640	04/15/97	Burke	395	214	
	VVV	5,632,010	05/20/97	Briechele et al.	345	1	
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	WWW	5,664,115	09/02/97	Fraser	705	37	
	XXX	5,665,953	09/09/97	Mazzamuto et al.	235	383	
	YYY	5,715,314	02/03/98	Payne et al.	380	24	
	ZZZ	5,724,424	03/03/98	Gifford	380	24	
	AAAA	5,727,249	03/10/98	Pollin	705	40	
	BBBB	5,754,655	05/19/98	Hughes et al.	380	24	
	CCCC	5,809,144	09/15/98	Sirbu et al.	380	25	
	DDDD	5,903,879	05/11/99	Mitchell	705	38	

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	EEEE	Cook, Louise, "Consumer Watch: Clip, Snip, Save", The Associated Press, March 12, 1984, Section: Business News.
	FFFF	Greene, Jan, "Farm Bills Please Assns; National Grocers Association", Supermarket News, December 23, 1985, Vol. 35, pg. 6, ISSN: 0039-5803.
	GGGG	"POS Spectrum: A Lottery Looks to POS for Growth," POS News, January 1989, Vol. 5, No. 7, Pg. 8, ISSN: 0896-6230, CODEN: BHORAD.
	HHHH	Kuttner, Robert, "Computers May Turn the World into One Big Commodities Pit," Business Week, September 11, 1989, Section: Economic Viewpoint, No. 3123, pg. 17.
	IIII	Schrage, Michael, "An Experiment in Economic Theory; Labs Testing Real Markets" The Record, November 26, 1989, Section: Business, pg. B01.
	JJJJ	"Let's Play The Cash Register Receipts Lottery" The New York Times, December 25, 1990, Section 1, pg. 30, Col. 4, Editorial Desk.
	KKKK	Del Rosso, Laura, "Marketel says it plans to launch air fare 'auction' in June; Marketel International Inc.," Travel Weekly, April 29, 1991, Vol. 50, No. 34, pg. 1, ISSN: 0041-2082.
	LLLL	"Phillips offers customers financing through Citicorp; Philips Medical Systems North America, Citicorp North America Inc.," Health Industry Today, June 1991, Vol. 54, No. 6, pg. 4, ISSN: 0745-4678.
	MMMM	Pelline, Jeff, "Travelers Bidding On Airline Tickets SF firm offers chance for cut-rate fares", The San Francisco Chronicle, August 19, 1991, Section: News, pg. A4.

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	NNNN	Del Rosso, Laura, "Ticket-Bidding Firm Closes its Doors; Marketel International; Brief Article", Travel Weekly, March 12, 1992, Vol. 51, No. 21, pg. 1, ISSN: 0041-2082.	
	OOOO	"Coupons Get Serious; Supermarkets Use Barcodes to Prevent Misredemptions", Lebhar-Friedman Inc., October 1992, Vol. 68; No. 10; pg. 68, ISSN:0193-1199.	
	PPPP	"WINN-DIXIE/ The Salvation Army Report Contributions For War Against Hunger", PR Newswire, June 10, 1993.	
	QQQQ	Jones, Jeanne, "Data Readers Streamline Management; Scanner Technology Aids Retailers as Well as Plants, Wholesalers", The Houston Post, June 26, 1994, pg. D1.	
	RRRR	Fiorini, Phillip, "No Place For Penny?" / Smallest Coin Doesn't Make Cents to Some", USA Today, July 29, 1994, Section: News, pg. 1A.	
	SSSS	Smith, Alison, "Survey of UK Consumer credit and Asset Finance", Financial Times, November 3, 1994, Pg. VI.	
	TTTT	Andreoli, Tom et al., "Cash Machines Offer A Whole Lotto Money For Withdrawal; An Unfortunate Juxtaposition; Block That Metaphor!; Something Street Talk; Fishy in Springfield; State Street Sears?; Champion As underdog; A 'Whole Language' Graduate", Crain's Chicago Business, June 19, 1995, Section: News, pg. 8.	
	UUUU	"Spain: BBV Launches New Card", Cards International, June 22, 1995, pg. 5.	
	VVVV	Knippenberg, Jim, "Psst! Will Local Radio Empires Strike Back?", The Cincinnati Enquirer, July 23, 1995, Section: Tempo, pg. F01.	
	WWWW	Lunt, Penny, "Payments on the Net? How Many? How Safe?", ABA Banking Journal, November 1995, Vol. 87, No. 11, pp. 46-54, ISSN: 0194-5947.	
	XXXX	"Cyber Bid", Net Fun Ltd., Copyright 1996.	
	YYYY	Avery, Robert B. et al., "Credit Risk, Credit Scoring, and the Performance of Home Mortgages", Federal Reserve Bulletin, July 1996, Vol. 82, No. 7, pp. 621-648, ISSN: 0014-9209.	
	ZZZZ	Hadley, Kimberly, "Pastors Praying Anti-Arson Effort Will Burn Bias", The Nashville Banner, July 26, 1996, Section: News, pg. A13.	
	AAAAA	Gapper, John, "NatWest Reports Rise in Bad Debt", Financial Times, July 31, 1996, Section: News: UK, pg. 09.	
	BBBBB	"LYNX TECHNOLOGY: Lynx to Provide Business Leasing Programme Through Schroder Leasing", M2 Presswire, August 9, 1996.	
	CCCCC	Taylor, Paul, "Towards A Dream Market", Financial Times (London), September 4, 1996, Section: Survey -FT IT, pg. 03.	
	DDDDD	Bonnici, Joseph et al., "Consumer Issues in Coupon Usage: An Exploratory Analysis", Journal of Applied Business Research, Winter 1996/97, Vol. 13, No. 1, pp. 31-40. ISSN: 0892-7626/	
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	EEEE	Lucas, Peter, "Getting Around to Recurring Payments", Credit Card Management, January 1997, Vol. 9, No. 10, pg. 52-57, ISSN: 0896-9329.	
	FFFF	Rehayem, Gilbert, "Opinion: X-Press Betting", La Fleur's Lottery World, February 7, 1997, pg. 4.	
	GGGG	"Mobil Claims to Have The Key to Speedy Card Transactions", Credit Card News, March 1, 1997, pg. 6.	
	HHHH	Singletary, Michelle, "Electronic World, Unchecked Problem? U.S. Move to Paperless Payments Raises Worries About Those Who Don't Use Banks" The Washington Post, March 4, 1997, Section: Financial, pg. C01.	
	IIII	"AVCO Financial Services.", (http //www homefurnish com/NHFA/avco htm), download date: May 23, 1997.	
	JJJJ	"Products and Services: Checkout Direct", (http //catalinamktg com/prodcdir htm) download date: May 29, 1997.	
	KKKK	Riordan, Teresa, " Patents; A Novel Approach to Making a Better Spermicide Harks Back to Some Old-Fashioned Methods." The New York Times, June 9, 1997, Section D, pg. 2, Col. 1, Business/Financial Desk.	
	LLLL	Nairn, Geoff, "The Key to Your Identity: Falling costs will Allow Fingerprint Verification to be Widely Used", Financial Times (London), July 15, 1997, Section: Technology, pg. 12.	
	MMMM	"How It All Works" The United Computer Exchange, (http //www uce com/howitworks htm), download date: July 23, 1997.	
	NNNN	"About Us: Classifieds2000: The Internet Classifieds", (http //www classifieds2000 com/cgi-clis/Display exe?C2K+aboutus), download date: August 6, 1997.	
	OOOO	"Tradingfloor.com: General Trading Information and Terms provided by TradingFloor.com", (http //www tradingfloor com/info htm), download date: August 14, 1997, pp. 1-11.	
	PPPP	"NASDAQ: What is Nasdaq?", (http //home axford com/corfin/corfl1 htm), download date: August 15, 1997.	
	QQQQ	Prochaska-Cue, Kathy, "Acquiring Credit", (http //ianrww unl edu/IANR/PUBS/NEBFACTS/NF91-2 HTM), download date: September 3, 1997.	
	RRRR	"About IAO", Interactive Auction Online, (http //www iaoauction com/about htm) download date: September 8, 1997.	
	SSSS	"Onsale auction Supersite™", Onsale, Inc., (http //www onsale com), download date: September 8, 1997.	
	TTTT	Kelsey, John et al., "Conditional Purchase Orders".	
	UUUU	"Introducing the Digital MenuBoard™" Siren Technologies Inc., (www sirentech com).	
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